DECLARATION AND POWER OF ATTORNEY

As a below named inventor whereby declare the my residence, post office add	dress and citizenship are as stated below next to my name; I belie	eve I am the
the second second with a second secon	first and joint inventor (it plural names are listed below) of the su	ibject matter
which is claimed and for which a parent is built to the invention entitled: METH FINANCIAL ACCOUNTS WITH INCENTIVES the specification of which G is atta	HODS, STSTEMS AND ARTICLES OF MANUFACTURE FOR F	NO FIDEING
No. 09/987,952 or PCT International Application No.	and was amended on	(if
applicable).		

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR · 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. ' 119(a)-(d) or ' 365(b) of any foreign application(s) for patent or inventor's certificate or ' 365(a) of any PCT international application(s) designating at least one country other than the United States, listed below and have also identified below, any foreign application(s) for patent or inventor's certificate, or any PCT International application(s) having a filing date before that of the application(s) of which priority is claimed:

Country	Application Number	Date of Filing	Priority Claimed Under 35 U.S.C. 119	
			9 YES	9 NO
			9 YES	9 NO

I hereby claim the benefit under 35 U.S.C. ' 119(e) of any United States provisional application(s) listed below:

Application Number	Date of Filing

I hereby claim the benefit under 35 U.S.C. ' 120 of any United States application(s) or ' 365(c) of any PCT International application(s) designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. ' 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR ' 1.56 which became available between the filing date of the prior application(s) and the national or PCT International filing date of this application:

Application Number	Date of Filing	Status (Patented, Pending, Abandoned)

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Full Name of First Inventor: Eric Lee Musselwhite	Inventor's Signature Lie L. Musulhit	Date 12/17/01
Residence 2832 Broadford Lane Richmond, Virginia 23233		Citizenship USA
Port Office Address 2832 Broadford Lane Richmond Virgini	27777	

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Full Name of Second Inventor: Dan Guy Baker	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
Full Name of Third Inventor: Krishnamurthy Bindumadhavan	Inventor's Signature	Date
Residence		Citizenship
Post Office Address	· · · · · · · · · · · · · · · · · · ·	
Full Name of Fourth Inventor: Deborah Amie Chandeub	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
Full Name of Fifth Inventor: Lisa Michele Chancellor	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
Full Name of Sixth Inventor: Sanjeev Kumar Chandak	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
Full Name of Seventh Inventor: Brad Jiulianti	Inventor's Signature	Date
Residence		Citizenship .
Post Office Address		
Full Name of Eighth Inventor: William Joseph McSorley, IV	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
u		

As a below named investor, I hereby original, first, and sole inventor (if owhich is claimed and for which a partinancial Accounts With Plano. 09/987,952 or PCT Internatiapplicable). I hereby state that I have reviewe referred to above. I acknowledge the I hereby claim foreign priority be 365(a) of any PCT international appriority is claimed:	only one nation is intent is satisfied to not the spicional Application and and understand the duty to disclose the fits under 35 Upplication(s) design	my residence, post officiated below) or an originate invention entitled: It pecification of which G No. If the contents of the all information which is a list. Information which is a list. Information at least one countered to the second s	inal, first, and joint inventor (inventor (inventor)) METHODS, SYSTEMS AND is attached and/or 0 was filed and was cove-identified specification, inventorial to patentability as defined in 1365(b) of any foreign aportry other than the United St	if plural names are listed bel ARTICLES OF MANUFAC on November 16, 2001, as amended on including the claims, as ame fined in 37 CFR · 1.56. oplication(s) for patent or in ates, listed below and have	ow) of the TURE FC United S ended by a ventor's also identification.	ne subject matter DR PROVIDING states Application (if any amendment certificate or ' tified below, any
Country	Applicat	tion Number	Date of Filing	Priority Claimed Und	de <u>r 35 U</u>	I.S.C. 119
		,		9 YES	9	NO
				9 YES	9	NO
I hereby claim the benefit under	35 U.S.C. · 119	(e) of any United State	es provisional application(s) lis	sted below:		
Applica	ation Number			Date of Filing		
I hereby claim the benefit under 3 United States, listed below and, insof application(s) in the manner provided as defined in 37 CFR · 1.56 which application:	far as the subject m d by the first parag	natter of each of the cla graph of 35 U.S.C. ' 1	ims of this application is not di 12, I acknowledge the duty to	isclosed in the prior United S disclose information which i	tates or P s materia	PCT International I to patentability
Application Numbe	r	Dat	e of Filing	Status (Patented, Pen	ding, Ab	andoned)

Application Number	Date of Filing	Status (Patented, Pending, Abandoned)

I hereby appoint the following attorney and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith, FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P., Douglas B. Henderson, Reg. No. 20,291; Ford F. Farabow, Jr., Reg. No. 20,630; Arthur S. Garrett, Reg. No. 20,338; Donald R. Dunner, Reg. No. 19,073; Brian G. Brunsvold, Reg. No. 22,593; Tipton D. Jennings, IV, Reg. No. 20,645; Jerry D. Voight, Reg. No. 23,020; Laurence R. Hefter, Reg. No. 20,827; Kenneth E. Payne, Reg. No. 23,098; Herbert H. Mintz, Reg. No. 26,691; C. Larry O'Rourke, Reg. No. 26,014; Albert J. Santorelli, Reg. No. 22,610; Michael C. Elmer, Reg. No. 25,857; Richard H. Smith, Reg. No. 20,609; Stephen L. Peterson, Reg. No. 26,325; John M. Romary, Reg. No. 26,331; Bruce C. Zotter, Reg. No. 27,680; Dennis P. O'Reilley, Reg. No. 27,932; Allen M. Sokal, Reg. No. 26,695; Robert D. Bajefsky, Reg. No. 25,387; Richard L. Stroup, Reg. No. 28,478; David W. Hill, Reg. No. 28,220; Thomas L. Irving, Reg. No. 28,619; Charles E. Lipsey, Reg. No. 28,165; Thomas W. Winland, Reg. No. 27,605; Basil J. Lewris, Reg. No. 28,818; Martin 1. Fuchs, Reg. No. 28,508; E. Robert Yoches, Reg. No. 30,120; Barry W. Graham, Reg. No. 29,924; Susan Haberman Griffen, Reg. No. 30,907; Richard B. Racine, Reg. No. 30,415; Thomas H. Jenkins, Reg. No. 30,857; Robert E. Converse, Jr., Reg. No. 27,432; Clair X. Mullen, Jr., Reg. No. 20,348; Christopher P. Foley, Reg. No. 31,354; John C. Paul, Reg. No. 30,413; Roger D. Taylor, Reg. No. 28,992; David M. Kelly, Reg. No. 30,953; Kenneth J. Meyers, Reg. No. 25, 146; Carol P. Einaudi, Reg. No. 32, 220; Walter Y. Boyd, Jr., Reg. No. 31, 738; Steven M. Anzalone, Reg. No. 32, 095; Jean B. Fordis, Reg. No. 32,984; Barbara C. McCurdy, Reg. No. 32,120; James K. Hammond, Reg. No. 31,964; Richard V. Burgujian, Reg. No. 31,744; J. Michael Jakes, Reg. No. 32,824; Thomas W. Banks, Reg. No. 32,719; Christopher P. Isaac, Reg. No. 32,616; Bryan C. Diner, Reg. No. 32,409; M. Paul Barker, Reg. No. 32,013; Andrew Chanho Sonu, Reg. No. 33,457; David S. Forman, Reg. No. 33,694; Vincent P. Kovalick, Reg. No. 32,867; James W. Edmondson, Reg. No. 33,871; Michael R. McGurk, Reg. No. 32,045; Joann M. Neth, Reg. No. 36,363; Gerson S. Panitch, Reg. No. 33,751; Cheri M. Taylor, Reg. No. 33,216; Charles E. Van Horn, Reg. No. 40,266; Linda A. Wadler, Reg. No. 33,218; Jeffrey A. Berkowitz, Reg. No. 36,743; Michael R. Kelly, Reg. No. 33,921; James B. Monroe, Reg. No. 33,971; Doris Johnson Hines, Reg. No. 34,629; Allen R. Jensen, Reg. No. 28,224; Lori Ann Johnson, Reg. No. 34,498; and David A. Manspeizer, Reg. No. 37,540, C. Gregory Gramenopoulos, Reg. No. 36,532, and Timothy J. May, Reg. No. 41,538. Please address all correspondence to FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P. 1300 I Street, N.W., Washington, D.C. 20005, Telephone No. (202) 408-4000.

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Full Name of First Inventor: Eric Lee Musselwhite	Inventor's Signature •	Date
Residence		Citizenship
Post Office Address		

Full Name of Second Inventor: Daniel Guy Baker	Inventor's Signature Danul Duy Baker	Date 01/02/2002
Residence 11832 Park Forest Way Gla	in Allen, VA 23059	Citizenship VS
Post Office Address Same as Above		
Full Name of Third Inventor: Krishnamurthy Bindumadhavan	Inventor's Signature	Date
Residence	<u> </u>	Citizenship
Post Office Address		1
Full Name of Fourth Inventor: Deborah Amie Chandeub	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
Full Name of Fifth Inventor: Lisa Michele Chancellor	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
Full Name of Sixth Inventor: Sanjeev Kumar Chandak	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
Full Name of Seventh Inventor: Brad Jiulianti	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
Full Name of Eighth Inventor: William Joseph McSorley, IV	Inventor's Signature	Date
Residence	I	Citizenship
Post Office Address		<u> </u>

-		
As a below named inventor, I hereby declare that: my	residence, post office address and citizenship are as stated below	w next to my name; I believe I am the
original, first, and sole inventor (if only one name is listed	d below) or an original, first, and joint inventor (if plural names	are listed below) of the subject matter
which is claimed and for which a patent is sought on the	invention entitled: METHODS, SYSTEMS AND ARTICLES OF	MANUFACTURE FOR PROVIDING
FINANCIAL ACCOUNTS WITH INCENTIVES the spec	ification of which G is attached and/or O was filed on November	16, 2001, as United States Application
No. 09/987,952 or PCT International Application No.	o and was amended on _	(if
applicable).		
I hereby state that I have reviewed and understand the	e contents of the above-identified specification, including the c	laims, as amended by any amendment
referred to above. I acknowledge the duty to disclose in	formation which is material to patentability as defined in 37 CF	R + 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. ' 119(a)-(d) or ' 365(b) of any foreign application(s) for patent or inventor's certificate or ' 365(a) of any PCT international application(s) designating at least one country other than the United States, listed below and have also identified below, any foreign application(s) for patent or inventor's certificate, or any PCT international application(s) having a filing date before that of the application(s) of which priority is claimed:

Country	Application Number	Date of Filing	Priority Claimed Under 35 U.S.C. 119		
			9 YES	9 NO	
			9 YES	9 NO	

I hereby claim the benefit under 35 U.S.C. 119(e) of any United States provisional application(s) listed below:

Application Number	Date of Filing

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Application Number	Date of Filing	Status (Patented, Pending, Abandoned)
7 (ppiicadoi) (valibei	Dute of Family	Suitus (Futerica) Ferranig, 7 (Suituorica)

I hereby appoint the following attorney and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P., Douglas B. Henderson, Reg. No. 20,291; Ford F. Farabow, Jr., Reg. No. 20,630; Arthur S. Garrett, Reg. No. 20,338; Donald R. Dunner, Reg. No. 19,073; Brian G. Brunsvold, Reg. No. 22,593; Tipton D. Jennings, IV, Reg. No. 20,645; Jerry D. Voight, Reg. No. 23,020; Laurence R. Hefter, Reg. No. 20,827; Kenneth E. Payne, Reg. No. 23,098; Herbert H. Mintz, Reg. No. 26,691; C. Larry O'Rourke, Reg. No. 26,014; Albert J. Santorelli, Reg. No. 22,610; Michael C. Elmer, Reg. No. 25,857; Richard H. Smith, Reg. No. 20,609; Stephen L. Peterson, Reg. No. 26,325; John M. Romary, Reg. No. 26,331; Bruce C. Zotter, Reg. No. 27,680; Dennis P. O'Reilley, Reg. No. 27,932; Allen M. Sokal, Reg. No. 26,695; Robert D. Bajefsky, Reg. No. 25,387; Richard L. Stroup, Reg. No. 28,478; David W. Hill, Reg. No. 28,220; Thomas L. Irving, Reg. No. 28,619; Charles E. Lipsey, Reg. No. 28,165; Thomas W. Winland, Reg. No. 27,605; Basil J. Lewris, Reg. No. 28,818; Martin I. Fuchs, Reg. No. 28,508; E. Robert Yoches, Reg. No. 30,120; Barry W. Graham, Reg. No. 29,924; Susan Haberman Griffen, Reg. No. 30,907; Richard B. Racine, Reg. No. 30,415; Thomas H. Jenkins, Reg. No. 30,857; Robert E. Converse, Jr., Reg. No. 27,432; Clair X. Mullen, Jr., Reg. No. 20,348; Christopher P. Foley, Reg. No. 31,354; John C. Paul, Reg. No. 30,413; Roger D. Taylor, Reg. No. 28,992; David M. Kelly, Reg. No. 30,953; Kenneth J. Meyers, Reg. No. 25,146; Carol P. Einaudi, Reg. No. 32,220; Walter Y. Boyd, Jr., Reg. No. 31,738; Steven M. Anzalone, Reg. No. 32,095; Jean B. Fordis, Reg. No. 32,984; Barbara C. McCurdy, Reg. No. 32,120; James K. Hammond, Reg. No. 31,964; Richard V. Burgujian, Reg. No. 31,744; J. Michael Jakes, Reg. No. 32,824; Thomas W. Banks, Reg. No. 32,719; Christopher P. Isaac, Reg. No. 32,616; Bryan C. Diner, Reg. No. 32,409; M. Paul Barker, Reg. No. 32,013; Andrew Chanho Sonu, Reg. No. 33,457; David S. Forman, Reg. No. 33,694; Vincent P. Kovalick, Reg. No. 32,867; James W. Edmondson, Reg. No. 33,871; Michael R. McGurk, Reg. No. 32,045; Joann M. Neth, Reg. No. 36,363; Gerson S. Panitch, Reg. No. 33,751; Cheri M. Taylor, Reg. No. 33,216; Charles E. Van Horn, Reg. No. 40,266; Linda A. Wadler, Reg. No. 33,218; Jeffrey A. Berkowitz, Reg. No. 36,743; Michael R. Kelly, Reg. No. 33,921; James B. Monroe, Reg. No. 33,971; Doris Johnson Hines, Reg. No. 34,629; Allen R. Jensen, Reg. No. 28,224; Lori Ann Johnson, Reg. No. 34,498; and David A. Manspeizer, Reg. No. 37,540, C. Gregory Gramenopoulos, Reg. No. 36,532, and Timothy J. May, Reg. No. 41,538. Please address all correspondence to FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P. 1300 I Street, N.W., Washington, D.C. 20005, Telephone No. (202) 408-4000.

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Full Name of First Inventor: Eric Lee Musselwhite	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

D JAN BOOK		
Full Name of Second Inventor: Dan Gib Baker	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
Full Name of Third Inventor: Krishnamurthy Bindumadhavan	Inventor's Signature	Date 1 22/2002
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Post Office Address 1540 J Howey GR	OVE DRIVE RICHTOND VA 2322	9
Full Name of Fourth Inventor: Deborah Amie Chandeub	Inventor's Signature	Date
Residence		Citizenship
Post Office Address	· · · · · · · · · · · · · · · · · · ·	
Full Name of Fifth Inventor: Lisa Michele Chancellor	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
Full Name of Sixth Inventor: Sanjeev Kumar Chandak	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
Full Name of Seventh Inventor: Brad Jiulianti	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
Full Name of Eighth Inventor: William Joseph McSorley, IV	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

JAN	2	9 2002	ов Ш		CLARATION AND POWER	OF ATTORNEY
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As a below named inventor, I hereby declare that: my residence,	, post office address and citizenship are as stated below next to my nam	ie; I believe I am the
original, first, and sole inventor (if only one mane is listed below) of	or an original, first, and joint inventor (if plural names are listed below)	of the subject matter
which is claimed and for which appendix ought on the invention	entitled: METHODS, SYSTEMS AND ARTICLES OF MANUFACTUR	E FOR PROVIDING
FINANCIAL ACCOUNTS WITH INCENTIVES the specification of	f which G is attached and/or O was filed on November 16, 2001, as Unit	ted States Application
No. 09/987,952 or PCT International Application No.	and was amended on	(if
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Country	Application Number	Date of Filing	Priority Claimed Un	nder 35 U.S.C. 119
			9 YES	9 NO
			9 YES	9 NO

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I hereby claim the benefit under 35 U.S.C. ' 120 of any United States application(s) or ' 365(c) of any PCT International application(s) designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. ' 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR ' 1.56 which became available between the filing date of the prior application(s) and the national or PCT International filing date of this application:

Application Number	Date of Filing	Status (Patented, Pending, Abandoned)

I hereby appoint the following attorney and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P., Douglas B. Henderson, Reg. No. 20,291; Ford F. Farabow, Jr., Reg. No. 20,630; Arthur S. Garrett, Reg. No. 20,338; Donald R. Dunner, Reg. No. 19,073; Brian G. Brunsvold, Reg. No. 22,593; Tipton D. Jennings, IV, Reg. No. 20,645; Jerry D. Voight, Reg. No. 23,020; Laurence R. Hefter, Reg. No. 20,827; Kenneth E. Payne, Reg. No. 23,098; Herbert H. Mintz, Reg. No. 26,691; C. Larry O'Rourke, Reg. No. 26,014; Albert J. Santorelli, Reg. No. 22,610; Michael C. Elmer, Reg. No. 25,857; Richard H. Smith, Reg. No. 20,609; Stephen L. Peterson, Reg. No. 26,325; John M. Romary, Reg. No. 26,331; Bruce C. Zotter, Reg. No. 27,680; Dennis P. O'Reilley, Reg. No. 27,932; Allen M. Sokal, Reg. No. 26,695; Robert D. Bajefsky, Reg. No. 25,387; Richard L. Stroup, Reg. No. 28,478; David W. Hill, Reg. No. 28,220; Thomas L. Irving, Reg. No. 28,619; Charles E. Lipsey, Reg. No. 28,165; Thomas W. Winland, Reg. No. 27,605; Basil J. Lewris, Reg. No. 28,818; Martin I. Fuchs, Reg. No. 28,508; E. Robert Yoches, Reg. No. 30,120; Barry W. Graham, Reg. No. 29,924; Susan Haberman Griffen, Reg. No. 30,907; Richard B. Racine, Reg. No. 30,415; Thomas H. Jenkins, Reg. No. 30,857; Robert E. Converse, Jr., Reg. No. 27,432; Clair X. Mullen, Jr., Reg. No. 20,348; Christopher P. Foley, Reg. No. 31,354; John C. Paul, Reg. No. 30,413; Roger D. Taylor, Reg. No. 28,992; David M. Kelly, Reg. No. 30,953; Kenneth J. Meyers, Reg. No. 25,146; Carol P. Einaudi, Reg. No. 32,220; Walter Y. Boyd, Jr., Reg. No. 31,738; Steven M. Anzalone, Reg. No. 32,095; Jean B. Fordis, Reg. No. 32,984; Barbara C. McCurdy, Reg. No. 32,120; James K. Hammond, Reg. No. 31,964; Richard V. Burgujian, Reg. No. 31,744; J. Michael Jakes, Reg. No. 32,824; Thomas W. Banks, Reg. No. 32,719; Christopher P. Isaac, Reg. No. 32,616; Bryan C. Diner, Reg. No. 32,409; M. Paul Barker, Reg. No. 32,013; Andrew Chanho Sonu, Reg. No. 33,457; David S. Forman, Reg. No. 33,694; Vincent P. Kovalick, Reg. No. 32,867; James W. Edmondson, Reg. No. 33,871; Michael R. McGurk, Reg. No. 32,045; Joann M. Neth, Reg. No. 36,363; Gerson S. Panitch, Reg. No. 33,751; Cheri M. Taylor, Reg. No. 33,216; Charles E. Van Horn, Reg. No. 40,266; Linda A. Wadler, Reg. No. 33,218; Jeffrey A. Berkowitz, Reg. No. 36,743; Michael R. Kelly, Reg. No. 33,921; James B. Monroe, Reg. No. 33,971; Doris Johnson Hines, Reg. No. 34,629; Allen R. Jensen, Reg. No. 28,224; Lori Ann Johnson, Reg. No. 34,498; and David A. Manspeizer, Reg. No. 37,540, C. Gregory Gramenopoulos, Reg. No. 36,532, and Timothy J. May, Reg. No. 41,538. Please address all correspondence to FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P. 1300 I Street, N.W., Washington, D.C. 20005, Telephone No. (202) 408-4000.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full Name of First Inventor: Eric Lee Musselwhite	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

Full Name of Second Inventor: Dan Guy Baker	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
•	·	
Full Name of Third Inventor: Krishnamurthy Bindumadhavan	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
	yl.	•
Full Name of Fourth Inventor: Deborah Amie Chaladau	Inventor's Signature	Date 12.17.01
Residence 900 N. Liberty 54.	AVI, YA 22205	Citizenship U. S.A.
Post Office Address		
Full Name of Fifth Inventor: Lisa Michele Chancellor	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
2		
Full Name of Sixth Inventor: Sanjeev Kumar Chandak	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
4		
Full Name of Seventh Inventor: Brad Jiulianti	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
Full Name of Eighth Inventor: William Joseph McSorley, IV	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

As a below named inventor, Perecoriginal, first, and sole inventor of which is claimed and for which a part of the perecorn of	only one name is a part is sought and in the stimular in the s	residence, post office ted below) or an original the invention entitled: No. I the contents of the above information which is in I.S.C. 1119(a)-(d) or	nai, first, and joint inventor (in METHODS, SYSTEMS AND in attached and/or o was filed and was sove-identified specification, in aterial to patentability as defined and sove in a foreign and sove in	if plural names are listed be ARTICLES OF MANUFAC on November 16, 2001, a amended on	elow) of the subject matter CTURE FOR PROVIDING s United States Application (if ended by any amendment inventor's certificate or
365(a) of any PCT international a foreign application(s) for patent or priority is claimed:	pplication(s) designmentor's certification	mating at least one cour ate, or any PCT Interna	ntry other than the United St tional application(s) having a	ates, listed below and have filing date before that of t	also identified below, any ne application(s) of which
Country	Applica	tion Number	Date of Filing	Priority Claimed Ur	nder 35 U.S.C. 119
	1.			9 YES	9 NO
,				9 YES	9 NO
I hereby claim the benefit under	35 U.S.C. · 119	(e) of any United State	s provisional application(s) li	sted below:	
Applic	ation Number			Date of Filing	
I hereby claim the benefit under United States, listed below and, inso application(s) in the manner provide as defined in 37 CFR · 1.56 whic application:	far as the subject ned by the first parag	natter of each of the claig graph of 35 U.S.C. · 1	ms of this application is not di 12, I acknowledge the duty to	sclosed in the prior United disclose information which	States or PCT International is material to patentability
Application Numb	er	Date	of Filing	Status (Patented, Pe	nding, Abandoned)
I hereby appoint the following at therewith. FINNEGAN, HENDER! No. 20,630; Arthur S. Garrett, R No. 20,645; Jerry D. Voight, Reg. 26,691; C. Larry O'Rourke, Reg. 20,609; Stephen L. Peterson, Reg. 27,932; Allen M. Sokal, Reg. No. 28,61 I. Fuchs, Reg. No. 28,508; E. Rob. B. Racine, Reg. No. 30,415; Tho Christopher P. Foley, Reg. No. 31, Meyers, Reg. No. 25,146; Carol P. Reg. No. 32,984; Barbara C. McCReg. No. 32,824; Thomas W. Ban 32,013; Andrew Chanho Sonu, Rob. 33,871; Michael R. McGurk,	SON, FARABOW eg. No. 20,338; I g. No. 23,020; L. No. 26,014; All . No. 26,325; Jo . 26,695; Robert 9; Charles E. Lipse ert Yoches, Reg. 1 mas H. Jenkins, R 354; John C. Pau Einaudi, Reg. No. 25ks, Reg. No. 32,7 eg. No. 33,457; I	, GARRETT & DUNN Donald R. Dunner, Reg. aurence R. Hefter, Reg. bert J. Santorelli, Reg. bin M. Romary, Reg. No. 28,165; 7 No. 30,120; Barry W. Reg. No. 30,857; Robe. J. Robe. No. 30,413; R. 32,220; Walter Y. Bo 2,120; James K. Hamm 19; Christopher P. Isaan David S. Forman, Reg. 10	ER, L.L.P., Douglas B. Hende No. 19,073; Brian G. Bruns No. 20,827; Kenneth E. Pa No. 22,610; Michael C. Elra No. 26,331; Bruce C. Zotte 25,387; Richard L. Stroup, Thomas W. Winland, Reg. No. Graham, Reg. No. 29,924; Fet E. Converse, Jr., Reg. No. 10, Jr., Reg. No. 31,738; Stond, Reg. No. 31,738; Stond, Reg. No. 31,748; Stond, Reg. No. 31,964; Richter, Reg. No. 32,616; Bryan C. No. 33,694; Vincent P. Kov.	erson, Reg. No. 20,291; I vold, Reg. No. 22,593; Ti yne, Reg. No. 23,098; H ner, Reg. No. 25,857; Ri r, Reg. No. 27,680; Deni Reg. No. 28,478; David V o. 27,605; Basil J. Lewris, Susan Haberman Griffen, Fo. 27,432; Clair X. Mulle 992; David M. Kelly, Reg. Po. 27,432; Clair X. Mulle of the control of the c	Ford F. Farabow, Jr., Reg. pton D. Jennings, IV, Reg. erbert H. Mintz, Reg. No. chard H. Smith, Reg. No. nis P. O'Reilley, Reg. No. V. Hill, Reg. No. 28,220; Reg. No. 28,818; Martin Reg. No. 30,907; Richard n, Jr., Reg. No. 20,348; No. 30,953; Kenneth J. o. 32,095; Jean B. Fordis, 31,744; J. Michael Jakes, M. Paul Barker, Reg. No. mes W. Edmondson, Reg.

33,216; Charles E. Van Horn, Reg. No. 40,266; Linda A. Wadler, Reg. No. 33,218; Jeffrey A. Berkowitz, Reg. No. 36,743; Michael R. Kelly, Reg. No. 33,921; James B. Monroe, Reg. No. 33,971; Doris Johnson Hines, Reg. No. 34,629; Allen R. Jensen, Reg. No. 28,224; Lori Ann Johnson, Reg. No. 34,498; and David A. Manspeizer, Reg. No. 37,540, C. Gregory Gramenopoulos, Reg. No. 36,532, and Timothy J. May, Reg. No. 41,538. Please address all correspondence to FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P. 1300 I Street, N.W., Washington, D.C. 20005, Telephone No. (202) 408-4000.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full Name of First Inventor: Eric Lee Musselwhite	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

Full Name of Second Inventor: Dan Guy Baker	Inventor's Signature	Date	
Residence		Citizenship	
Post Office Address			
Full Name of Third Inventor: Krishnamurthy Bindumadhavan	Inventor's Signature	Date	
Residence		Citizenship	
Post Office Address			
	·		
Full Name of Fourth Inventor: Deborah Amie Chandeub	Inventor's Signature	Date	
Residence		Citizenship	
Post Office Address			
	1 11 11		
Full Name of Fifth Inventor: Lisa Michele Chancellor	morntor's stemply have to	Date 1-16-02	
Post Office Address 90 49 Dewith Drue Mechanics VIIIeVA31/6 Citizenship United States			
Post Office Address 90 49 Dewith	Drue Medoniculty PA 23	116	
Full Name of Sixth Inventor: Sanjeev Kumar Chandak	Inventor's Signature	Date	
Residence		Citizenship	
Post Office Address			
Full Name of Seventh Inventor: Brad Jiulianti	Inventor's Signature	Date	
Residence		Citizenship	
Post Office Address			
Full Name of Eighth Inventor: William Joseph McSorley, IV	Inventor's Signature	Date	
Residence		Citizenship	
Post Office Address			

P.02

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that: my residence, post office ad-	dress and citizenship are as stated below next to my name; I bel	ieve I am the
original, first, and sole inventor (if only one name is listed below) or an original, i	first, and joint inventor (if plural names are listed below) of the s	ubject matter
which is claimed and for which a patent is sought on the invention entitled: METI	IODS, SYSTEMS AND ARTICLES OF MANUFACTURE FOR	PROVIDING
FINANCIAL ACCOUNTS WITH INCENTIVES the specification of which G is atta	iched and/or o was filed on November 16, 2001, as United State	s Application
No. 09/987,952 or PCT international Application No.	and was amended on	(if
applicable).		

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate or 365(a) of any PCT International application(s) designating at least one country other than the United States, listed below and have also identified below, any foreign application(s) for patent or inventor's certificate, or any PCT International application(s) having a filing date before that of the application(s) of which priority is claimed:

Country	Application Number	Date of Filing	Priority Claimed Unde	r 35 U.S.C. 119
			9 YES	9 NO
			9 YES	9 NO

I hereby claim the benefit under 35 U.S.C. ' 119(e) of any United States provisional application(s) listed below:

Application Number	Date of Filing

I hereby claim the benefit under 35 U.S.C. 120 of any United States application(s) or 365(c) of any PCT International application(s) designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. 1112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56 which became available between the filing date of the prior application(s) and the national or PCT International filing date of this application:

Application Number	Date of Filing	Status (Patented, Pending, Abandoned)

I hereby appoint the following attorney and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P., Douglas B. Henderson, Reg. No. 20,291; Ford F. Farabow, Jr., Reg. No. 20,630; Arthur S. Garrett, Reg. No. 20,338; Donald R. Dunner, Reg. No. 19,073; Brian G. Brunsvold, Reg. No. 22,593; Tipton D. Jennings, IV, Reg. No. 20,645; Jerry D. Volght, Reg. No. 23,020; Laurence R. Hefter, Reg. No. 20,827; Kenneth E. Payne, Reg. No. 23,098; Herbert H. Mintz, Reg. No. 26,691; C. Larry O'Rourke, Reg. No. 26,014; Albert J. Santorelli, Reg. No. 22,610; Michael C. Elmer, Reg. No. 25,857; Richard H. Smith, Reg. No. 20,609; Stephen L. Peterson, Reg. No. 26,325; John M. Romary, Reg. No. 26,331; Bruce C. Zotter, Reg. No. 27,680; Dennis P. O'Reilley, Reg. No. 27,932; Allen M. Sokal, Reg. No. 26,695; Robert D. Bajefsky, Reg. No. 25,387; Richard L. Stroup, Reg. No. 28,478; David W. Hill, Reg. No. 28,220; Thomas L. Irving, Reg. No. 28,619; Charles E. Lipsey, Reg. No. 28,165; Thomas W. Winland, Reg. No. 27,605; Basil J. Lewris, Reg. No. 28,818; Martin 1. Fuchs, Reg. No. 28,508; E. Robert Yoches, Reg. No. 30,120; Barry W. Graham, Reg. No. 29,924; Susan Haberman Griffen, Reg. No. 30,907; Richard B. Racine, Reg. No. 30,415; Thomas H. Jenkins, Reg. No. 30,857; Robert E. Converse, Jr., Reg. No. 27,432; Clair X. Mullen, Jr., Reg. No. 20,348; Christopher P. Foley, Reg. No. 31,354; John C. Paul, Reg. No. 30,413; Roger D. Taylor, Reg. No. 28,992; David M. Kelly, Reg. No. 30,953; Kenneth J. Meyers, Reg. No. 25,146; Carol P. Einaudi, Reg. No. 32,220; Walter Y. Boyd, Jr., Reg. No. 31,738; Steven M. Anzalone, Reg. No. 32,095; Jean B. Fordis, Reg. No. 32,984; Barbara C. McCurdy, Reg. No. 32,120; James K. Hammond, Reg. No. 31,964; Richard V. Burgullan, Reg. No. 31,744; J. Michael Jakes, Reg. No. 32,824; Thomas W. Banks, Reg. No. 32,719; Christopher P. Isaac, Reg. No. 32,616; Bryan C. Diner, Reg. No. 32,409; M. Paul Barker, Reg. No. 32,013; Andrew Chanho Sonu, Reg. No. 33,457; David S. Forman, Reg. No. 33,694; Vincent P. Kovalick, Reg. No. 32,867; James W. Edmondson, Reg. No. 33,871; Michael R. McGurk, Reg. No. 32,045; Joann M. Neth, Reg. No. 36,363; Gerson S. Panitch, Reg. No. 33,751; Cheri M. Taylor, Reg. No. 33,216; Charles E. Van Horn, Reg. No. 40,266; Linda A. Wadler, Reg. No. 33,218; Jeffrey A. Berkowitz, Reg. No. 36,743; Michael R. Kelly, Reg. No. 33,921; James B. Monroe, Reg. No. 33,971; Dorts Johnson Hines, Reg. No. 34,629; Allen R. Jersen, Reg. No. 28,224; Lori Ann Johnson, Reg. No. 34,498; and David A. Manspeizer, Reg. No. 37,540, C. Gregory Gramenopoulos, Reg. No. 36,532, and Timothy J. May, Reg. No. 41,538. Please address all COTTESPONDENCE TO FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P. 1300 I Street, N.W., Washington, D.C. 20005, Telephone No. (202) 408-4000.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full Name of First Inventor: Eric Lee Musselwhite	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

Full Name of Second Inventor: Dan Guy Baker	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
Full Name of Third Inventor: Krishnamurthy Bindumadhavan	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
Full Name of Fourth Inventor: Deborah Amie Chandeub	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
Full Name of Fifth Inventor: Lisa Michele Chancellor	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
Full Name of Sixth Inventor: Sanjeev Kumar Chandak	Inventor's Signature John Jan John	Date 1/29/02
Residence 3316 H FOREST EDGE	CT, RICHMOND, VA 23294	Citizenship NDIA
Part Office Addison of the	BGECT, RICHMOND, VA 23	
Full Name of Seventh Inventor: Brad Jiulianti	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
Full Name of Eighth Inventor: William Joseph McSorley, IV	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

Listing of Inventors Continued on Page 2 hereof. # Yes 9 No

January 2000

P.03

JAN 2 9 2002 L	CLARATION AND POWER OF ATTORNEY	Attorney Docket No. 3773.3070
	esidence, post office address and citizenship are as stated below ne	
first, and sole inventor (if only one name is listed below	y) or an original, first, and joint inventor (if plural names are list	ted below) of the subject matter which is
claimed and for which a patent is sought on the invention	entitled: METHODS, SYSTEMS AND ARTICLES OF MANUFA	ACTURE FOR PROVIDING FINANCIAL
	f which G is attached and/or O was filed on November 16, 20	
09/987,952 or PCT International Application No.	and was amended on	(if applicable).
	contents of the abovedentified specification, including the claims,	
	n which is material to patentability as defined in 37 CFR · 1.5	
I hereby claim foreign priority benefits under 35 U.S.C	C. \cdot 119(a)-(d) or \cdot 365(b) of any foreign application(s) for part	tent or inventor's certificate or ' 365(a)
	least one country other than the United States, listed below an PCT International application(s) having a filing date before that	

Country	Application Number	Date of Filing	Priority Claimed Ur	nder 35 U.S.C. 119
			9 YES	9 NO
			9 YES	9 NO

I hereby claim the benefit under 35 U.S.C. 119(e) of any United States provisional application(s) listed below:

claimed:

Application Number	Date of Filing

I hereby claim the benefit under 35 U.S.C. 120 of any United States application(s) or 1365(c) of any PCT International application(s) designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. 112, I acknowledge the duty to disclose information which is material topatentability as defined in 37 CFR · 1.56 which became available between the filing date of the prior application(s) and the national or PCT International filing date of this application:

Application Number	Date of Filing	Status (Patented, Pending, Abandoned)

I hereby appoint the following attorney and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P., Douglas B. Henderson, Reg. No. 20,291; Ford F. Farabow, Jr., Reg. No. 20,630; Arthur S. Garrett, Reg. No. 20,338; Donald R. Dunner, Reg. No. 19,073; Brian G. Brunsvold, Reg. No. 22,593; Tipton D. Jennings, IV, Reg. No. 20,645; Jerry D. Voight, Reg. No. 23,020; Laurence R. Hefter, Reg. No. 20,827; Kenneth E. Payne, Reg. No. 23,098; Herbert H. Mintz, Reg. No. 26,691; C. Larry O'Rourke, Reg. No. 26,014; Albert J.Santorelli, Reg. No. 22,610; Michael C. Elmer, Reg. No. 25,857; Richard H. Smith, Reg. No. 20,609; Stephen L. Peterson, Reg. No. 26,325; John M. Romary, Reg. No. 26,331; Bruce C. Zotter, Reg. No. 27,680; Dennis P. O'Reilley, Reg. No. 27,932; Allen M. Sokal, Reg. No. 26,695; Robert D. Bajefsky, Reg. No. 25,387; Richard L. Stroup, Reg. No. 28,478; David W. Hill, Reg. No. 28,220; Thomas L. Irving, Reg. No. 28,619; Charles E. Lipsey, Reg. No. 28,165; Thomas W. Winland, Reg. No. 27,605; Basil JLewris, Reg. No. 28,818; Martin I. Fuchs, Reg. No. 28,508; E. Robert Yoches, Reg. No. 30,120; Barry W. Graham, Reg. No. 29,924; Susan Haberman Griffen, Reg. No. 30,907; Richard B. Racine, Reg. No. 30,415; Thomas H. Jenkins, Reg. No. 30,857; Robert E. Converse, Jr., Reg. No. 27,432; Clair X. Mullen, Jr., Reg. No. 20,348; Christopher P. Foley, Reg. No. 31,354; John C. Paul, Reg. No. 30,413; Roger D. Taylor, Reg. No. 28,992; David M. Kelly, Reg. No. 30,953; Kenneth J. Meyers, Reg. No. 25,146; Carol P. Einaudi, Reg. No. 32,220; Walter Y. Boyd, Jr., Reg. No. 31,738; Steven M.Anzalone, Reg. No. 32,095; Jean B. Fordis, Reg. No. 32,984; Barbara C. McCurdy, Reg. No. 32,120; James K. Hammond, Reg. No. 31,964; Richard V. Burgujian, Reg. No. 31,744; JMichael Jakes, Reg. No. 32,824; Thomas W. Banks, Reg. No. 32,719; Christopher P. Isaac, Reg. No. 32,616; Bryan C. Diner, Reg. No. 32,409; M. Paul Barker, Reg. No. 32,013; Andrew Chanho Sonu, Reg. No. 33,457; David S. Forman, Reg. No. 33,694; Vincent P. Kovalick, Reg. No. 32,867; James W. Edmondson, Reg. No. 33,871; Michael RMcGurk, Reg. No. 32,045; Joann M. Neth, Reg. No. 36,363; Gerson S. Panitch, Reg. No. 33,751; Cheri M. Taylor, Reg. No. 33,216; Charles E. Van Horn, Reg. No. 40,266; Linda A. Wadler, Reg. No. 33,218; Jeffrey A. Berkowitz, Reg. No. 36,743; Michael R. Kelly, Reg. No. 33,921; James B. Monroe, Reg. No. 33,971; Doris Johnson Hines, Reg. No. 34,629; Allen R. Jensen, Reg. No. 28,224; Lori Ann Johnson, Reg. No. 34,498; and David AManspeizer, Reg. No. 37,540, C. Gregory Gramenopoulos, Reg. No. 36,532, and Timothy J. May, Reg. No. 41,538. Please address all correspondence to innegan, Henderson, FARABOW, GARRETT & DUNNER, L.L.P. 1300 I Street, N.W., Washington, D.C. 20005, Telephone No. (202) 408-4000.

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Residence		Citizenship
Post Office Address		

Full Name of Second Inventor: Dan Guy Baker	Inventor's Signature	Date	
Residence	Citizenship		
Post Office Address			
Full Name of Third Inventor: Krishnamurthy Bindumadhavan	Inventor's Signature	Date	
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Post Office Address			
Full Name of Fourth Inventor: Deborah Amie Chandeub	Inventor's Signature	Date	
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Residence		Citizenship	
Post Office Address			
Full Name of Sixth Inventor: Sanjeev Kumar Chandak	Inventor's Signature	Date	
Residence		Citizenship	
Post Office Address			
Full Name of Seventh Inventor: Brad Jiulianti	Inventor's Signature	Date 12/30/01	
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ž. 1				
As a below named invention I	hereby declare that: my residence, pos	st office address and citizenship are	e as stated below next to my na	ime; I believe
I am the original, first, and to	le inventor (islonly one name is listed b	pelow) or an original, first, and join	nt inventor (if plural names are l	listed below)
of the subject matter which	is Caime and for which a patent is	sought on the invention entitled:	METHODS, SYSTEMS AND A	RTICLES OF
MANUFACTURE FOR PROVI	DING FINANCIAL ACCOUNTS WITH I	NCENTIVES the specification of	which G is attached and/or O	was filed on
November 16, 2001, as Unite	d States Application No. 09/987,952 o	r PCT International Application No.		and was
amended on	(if applicable).			
I hereby state that I have re	eviewed and understand the contents of	of the above-identified specification	on, including the claims, as ame	ended by any

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR * 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. ' 119(a)-(d) or ' 365(b) of any foreign application(s) for patent or inventor's certificate or ' 365(a) of any PCT international application(s) designating at least one country other than the United States, listed below and have also identified below, any foreign application(s) for patent or inventor's certificate, or any PCT International application(s) having a filing date before that of the application(s) of which priority is claimed:

Country	Application Number	Date of Filing	Priority Claimed Und	er 35 U.S.C. 119
			9 YES	9 NO
			9 YES	9 NO

I hereby claim the benefit under 35 U.S.C. ' 119(e) of any United States provisional application(s) listed below:

Application Number	Date of Filing

I hereby claim the benefit under 35 U.S.C. ¹ 120 of any United States application(s) or ¹ 365(c) of any PCT International application(s) designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. ¹ 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR ¹ 1.56 which became available between the filing date of the prior application(s) and the national or PCT International filing date of this application:

Application Number	Date of Filing	Status (Patented, Pending, Abandoned)

I hereby appoint the following attorney and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P., Douglas B. Henderson, Reg. No. 20,291; Ford F. Farabow, Jr., Reg. No. 20,630; Arthur S. Garrett, Reg. No. 20,338; Donald R. Dunner, Reg. No. 19,073; Brian G. Brunsvold, Reg. No. 22,593; Tipton D. Jennings, IV, Reg. No. 20,645; Jerry D. Voight, Reg. No. 23,020; Laurence R. Hefter, Reg. No. 20,827; Kenneth E. Payne, Reg. No. 23,098; Herbert H. Mintz, Reg. No. 26,691; C. Larry O'Rourke, Reg. No. 26,014; Albert J. Santorelli, Reg. No. 22,610; Michael C. Elmer, Reg. No. 25,857; Richard H. Smith, Reg. No. 20,609; Stephen L. Peterson, Reg. No. 26,325; John M. Romary, Reg. No. 26,331; Bruce C. Zotter, Reg. No. 27,680; Dennis P. O'Reilley, Reg. No. 27,932; Allen M. Sokal, Reg. No. 26,695; Robert D. Bajefsky, Reg. No. 25,387; Richard L. Stroup, Reg. No. 28,478; David W. Hill, Reg. No. 28,220; Thomas L. Irving, Reg. No. 28,619; Charles E. Lipsey, Reg. No. 28,165; Thomas W. Winland, Reg. No. 27,605; Basil J. Lewris, Reg. No. 28,818; Martin I. Fuchs, Reg. No. 28,508; E. Robert Yoches, Reg. No. 30,120; Barry W. Graham, Reg. No. 29,924; Susan Haberman Griffen, Reg. No. 30,907; Richard B. Racine, Reg. No. 30,415; Thomas H. Jenkins, Reg. No. 30,857; Robert E. Converse, Jr., Reg. No. 27,432; Clair X. Mullen, Jr., Reg. No. 20,348; Christopher P. Foley, Reg. No. 31,354; John C. Paul, Reg. No. 30,413; Roger D. Taylor, Reg. No. 28,992; David M. Kelly, Reg. No. 30,953; Kenneth J. Meyers, Reg. No. 25,146; Carol P. Einaudi, Reg. No. 32,220; Walter Y. Boyd, Jr., Reg. No. 31,738; Steven M. Anzalone, Reg. No. 32,095; Jean B. Fordis, Reg. No. 32,984; Barbara C. McCurdy, Reg. No. 32,120; James K. Hammond, Reg. No. 31,964; Richard V. Burgujian, Reg. No. 31,744; J. Michael Jakes, Reg. No. 32,824; Thomas W. Banks, Reg. No. 32,719; Christopher P. Isaac, Reg. No. 32,616; Bryan C. Diner, Reg. No. 32,409; M. Paul Barker, Reg. No. 32,013; Andrew Chanho Sonu, Reg. No. 33,457; David S. Forman, Reg. No. 33,694; Vincent P. Kovalick, Reg. No. 32,867; James W. Edmondson, Reg. No. 33,871; Michael R. McGurk, Reg. No. 32,045; Joann M. Neth, Reg. No. 36,363; Gerson S. Panitch, Reg. No. 33,751; Cheri M. Taylor, Reg. No. 33,216; Charles E. Van Horn, Reg. No. 40,266; Linda A. Wadler, Reg. No. 33,218; Jeffrey A. Berkowitz, Reg. No. 36,743; Michael R. Kelly, Reg. No. 33,921; James B. Monroe, Reg. No. 33,971; Doris Johnson Hines, Reg. No. 34,629; Allen R. Jensen, Reg. No. 28,224; Lori Ann Johnson, Reg. No. 34,498; and David A. Manspeizer, Reg. No. 37,540, C. Gregory Gramenopoulos, Reg. No. 36,532, and Timothy J. May, Reg. No. 41,538. Please address all correspondence to FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P. 1300 | Street, N.W., Washington, D.C. 20005, Telephone No. (202) 408-4000.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

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